

W I S C O N S I N

Office of Privacy Protection

Safeguarding Information for Your Future

If You Are a Veteran or Current Military Service Personnel Concerned about Identity Theft

On May 22, 2006, the U.S. Department of Veterans Affairs announced that personal information of 26.5 million veterans was stolen after the home of a VA employee who took a laptop containing this information home was burglarized earlier this month. According to the VA, this data breach affected all veterans who were discharged after 1975, and possibly earlier if the veteran filed a claim.

Now the VA reports that the stolen data may contain the personal information of nearly 2.2 million current U.S. military personnel including 1.1 million active duty personnel, 430,000 National Guard members, and 645,000 reserve members. The information taken includes names, social security numbers and dates of birth.

This data breach exposes all veterans and other military personnel whose information was stolen to identity theft. While the VA states that it does not know of any instances in which the stolen information of veterans was used by identity thieves, veterans should take reasonable steps to make certain that they do not become id theft victims. These steps include:

Notify the credit reporting agencies

Call 1 of the 3 major credit reporting agencies immediately and ask them to place a fraud alert on your report with the notation that creditors should call you before opening any new accounts in your name. Notifying 1 of the reporting agencies will result in the other 2 being notified as well. When you call one of the reporting agencies listed below, you will be asked to provide certain information to identify yourself. A fraud alert will be placed on your report to help prevent identity thieves from getting credit or opening new bank accounts in your name. The alert will be active for 90 days.

Equifax

PO Box 740250
Atlanta, GA 30374-0241
(888) 766-0008
TDD: (800) 255-0056
www.equifax.com

Experian

PO Box 9532
Allen, TX 75013 Fullerton,
(888) 397-3742
TDD: (888) 397-3742
www.experian.com/fraud

TransUnion

PO Box 6790
CA 92834-6790
(800) 680-7289
TDD: (877) 553-7803
www.transunion.com

If you call a credit reporting agency, follow up with a letter repeating what you said on the phone so that you have a record of your contact.

Order a copy of your credit report

Federal law requires each of the major 3 credit reporting agencies to provide consumers with a FREE copy of their credit report each year. If you notice a credit card or bank account that you don't think you have, it might mean that an identity thief is at work. You can obtain your free credit report from Equifax, Experian, and TransUnion by calling toll-free to 1-877-322-8228 or online at www.annualcreditreport.com/cra/index.jsp. By ordering one report from a one of the reporting agencies every 4 months, you can get your free credit report 3 times per year.

Contact your financial institution

Call your bank or credit union and tell them that your personal information has been compromised and that you are concerned about id theft. Ask them to take measures to flag your accounts and to notify you of any activity that is unusual. Also ask what other measures they can take to assist you in protecting yourself. Again, if your initial contact is by mail, follow up with a letter repeating what you said on the phone so that you have a record of your contact.

Check your bills and bank statements

If an identity thief strikes, you might first notice it on your bank or credit card statements. Even if you don't balance your checkbook or pay your credit card bill right away, look at the statement as soon as you get it to see if there are any unauthorized charges or withdrawals. If there are, report them right away. If your bill or statement doesn't come at the normal time, call and ask about it since late arrival could be another indication of identity theft.

Contact the U.S. Department of Veterans Affairs

If you have a question about what specific personal information of yours may have been compromised, contact the U.S. Department of Veterans Affairs. The VA has teamed up the Federal Trade Commission and has a website (www.firstgov.gov) with information on this matter or you may call 1-800-ED-INFO (1-800-333-4636). The call center will operate from 8 a.m. to 9 p.m. (EDT), Monday-Saturday, as long as it is needed. Finding out what information was on the disk(s) that was stolen will help you determine what steps you should take to protect yourself.

If you have difficulty in completing any of these steps or if you run into resistance from anyone, please contact the Wisconsin Office of Privacy Protection at (800) 422-7128 or e-mail us at WisconsinPrivacy@datcp.state.wi.us. You can also visit our website for more information at privacy.wi.gov.